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Docket:

97176

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Hwang

Group Art Unit: 2617

Serial No.: 10/575,636

Examiner: TBA

For: Method for Approving Electronic Payment Using
The Short Message Service Including URL
Call Back and System for Implementing the Same

Filed: April 13, 2006

INFORMATION DISCLOSURE STATEMENT

- [X] 1 Pursuant to 37 CFR 1.97(b)
[within 3 months of filing or prior to 1st Office Action]
- [] 2 Certification Pursuant to 37 CFR 1.97(c)
[before Final Office Action or Allowance]
- [] 3 Fee Payment Pursuant to 37 CFR 1.97(c)
[before Final Office Action or Allowance]
- [] 4 Petition, Certification & Petition Fee Payment Pursuant to 37 CFR 1.97(d)
[before issue fee payment]

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

SIR:

The following are submitted in the above identified application in compliance with 37 CFR 1.97 & 1.98:

- [X] 5 A list of documents on Form PTO-1449 together with copies of each identified document and a translation or a concise explanation of each non-English language document is enclosed herewith.

This paper is submitted in accordance with:

- [X] 6 37 CFR 1.97(b): [within 3 months of filing or prior to 1st Office Action]
- [] 7 37 CFR 1.97(c): [before Final Office Action or Allowance, whichever is earlier]; and
- [] 8 The required certification made in item 11 below; or
- [] 9 The \$180.00 fee specified in 37 CFR § 1.17(p) for submission of this Information Disclosure Statement is authorized in item 14 below.
- [] 10 37 CFR 1.97(d): [before issue fee payment]; and
- a) This is a petition for consideration of the subject Information Disclosure Statement. The petition fee (\$180.00) required by 37 CFR 1.17(i)(1) is authorized in item 14 below. (Direct this letter to: "Attention PETITIONS EXAMINER" and if applicable include batch locator information: e.g. "Allowed Files, Batch _____, Date of Allowance _____"), and

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /B.A./

b) The required Certification is stated in item 11 below.

[] 11 Certification

[] 12 Each item of information in this Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Statement; or

[] 13 No item of information contained in this Statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to the knowledge of the person signing this document after making reasonable inquiry, was known to any individual designated in 37 CFR 1.56(c) more than three (3) months prior to the filing of this Statement.

[X] 14 Please charge all applicable fees associated with the submittal of this Information Disclosure Statement to Deposit Account No. 23-0920. An original and one (1) copy of this document are enclosed.

In the judgment of the undersigned, portions of the references may be material to the examination of the pending claims. However, the references have not been reviewed in sufficient detail to make any other representation and, in particular, no representation is intended as to the relative importance of any portion of the references or to whether the references are considered "analogous art." This Statement is not a representation that the cited references have effective dates early enough to be "prior art" within the meaning of 35 U.S.C. Section 102 or 103. This Information Disclosure Statement shall not be construed as an admission that the statement or cited references are, or are considered to be, material to the patentability under 37 C.F.R. Section 1.97(h).

Respectfully submitted,

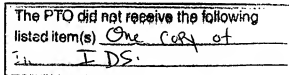
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November 22, 2006



CERTIFICATE OF MAILING

I hereby certify that his paper is being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450, on this date:

November 22, 2006
Date


Eric D. Cohen, Esq.
Registration No. 38,110
Attorney for Applicants

NOV 24 2006

Certificate of Mailing under 37 CFR 1.8

Applicant(s): Hwang

Docket no. 97176

Application No.	Filing Date:	Examiner:	Customer No.	Group Art Unit:
10/575,636	April 13, 2006	To be assigned	24628	2617

Invention: Method for Approving Electronic Payment Using the Short Message Service Including URL Call Back and System for Implementing the Same

I hereby certify that this Information Disclosure Statement is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on

November 22, 2006.

(Date)

Eric D. Cohen, Registration No. 38,110

(Typed or Printed Name of Person Mailing Correspondence)



(Signature of Person Mailing Correspondence)

Note: Each paper must have its own certificate of mailing, or this certificate must identify each submitted paper.

Information Disclosure Statement, PTO Form 1449 citing 4 Foreign Patents (enclosed) and a return receipt postcard

The Commissioner is hereby authorized to charge any fees which may be required, including, if necessary, the filing fee if the above-referenced check is in the wrong amount, unsigned, postdated, or otherwise improper or informal or missing, or credit any overpayment

to Deposit Account No. 23-0920.



Form PTO-1449 (Rev. 8-88)		NOV 24 2006 INFORMATION DISCLOSURE STATEMENT (Use additional sheets if necessary)		U.S. Department of Commerce Patent and Trademark Office		Attorney Docket No. 97176		Serial No. 10/575,636	
						Applicant Hwang			
				Filing Date April 13, 2006		Group No. 2617			

U.S. PATENT DOCUMENTS						
Examiner Initial*	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate

FOREIGN PATENT DOCUMENTS						
	Document Number	Date	Country	Class	Subclass	Translation
						Yes No
	2000-0036574	07.05.00	KR			X (abstract only)
	2001-0079056	08.22.01	KR			X (abstract only)
	2002-0041867	06.05.02	KR			X (abstract only)
	2003-0082086	10.22.03	KR			X (abstract only)

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)	

Examiner: /Barbara Amelunxen/	Date Considered 10/01/2008
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*Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.